

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jennifer Mae Carpenter
Debtor

Case No. 22-00931-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 12, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer Mae Carpenter, 2119 Northampton Street, Easton, PA 18042-3141
5475879	AAA ANESTHESIA ASSOCIATES LLC, PO BOX 639447, CINCINNATI, OH 45263-9447
5475884	+ CALEB N. MOITUI, 88 JEFFERSON STREET, EASTON, PA 18042-5488
5475885	+ CALEB N. MOTUI, 88 JEFFERSON STREET, EASTON, PA 18042-5488
5475890	+ DAVID S.SMACCHI, ESQ., 459 WYOMING AVE., KINGSTON, PA 18704-3619
5475891	DELAWARE DEPT OF TRANSPORTATION, DELAWARE E-Z PASS VIOL CTR, PO BOX 697, DOVER, DE 19903-0697
5475893	+ EASTON AREA SCHOOL, PO BOX 499, IRWIN, PA 15642-0499
5475894	EASTON HOSPITAL, PO BOX 503786, SAINT LOUIS, MO 63150-3786
5475895	+ ERIK J. CONRAD, ESQ., 2550 BROADHEAD ROAD, BETHLEHEM, PA 18020-8922
5475897	+ J.D. BYRIDER, 110 N. COURT LAND STREET, EAST STROUDSBURG, PA 18301-2104
5475898	+ KEYSTONE COLLECTIONS GROUP, PO BOX 499, IRWIN, PA 15642-0499
5475901	LEHIGH VALLEY HEALTH NETWORK, PO BOX 981006, BOSTON, MA 02298-1006
5475902	LEHIGH VALLEY HEALTH-MUHLENBERG, PO BOX 4000, ALLENTOWN, PA 18105-4000
5475903	+ LINEBARGER GOGGAN BLAIR & SAMPSON, 61 BROADWAY, SUITE 2600, NEW YORK, NY 10006-2840
5475904	MET-ED, PO BOX 3687, AKRON, OH 44309-3687
5475907	+ MV REALTY OF PA, 600 N. 2ND STREET, STE 401, HARRISBURG, PA 17101-1071
5475911	+ SEMPER FI PUMP SERVICES, 119 LACY LANE, SAYLORSBURG, PA 18353-8543
5475912	SERVICE ELECTRIC CABLE TV, PO BOX 65123, BALTIMORE, MD 21264-5123
5475913	+ SPEED TEC OEM & PERFORMANCE, LLC, 2500 DEARBORN ST., EASTON, PA 18045-6071
5475914	ST. LUKES UNIVERSITY HEALTH NETWORK, PO BOX 788187, PHILADELPHIA, PA 19178-8187

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Sep 12 2022 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5475880	Email/Text: bankruptcy@acacceptance.com	Sep 12 2022 18:45:00	AMERICAN CREDIT ACCEPTANCE, PO BOX 204531, DALLAS, TX 75320-4531
5475881	+ EDI: AMSHER.COM	Sep 12 2022 23:46:00	AMSHER COLLECTION SERVICES, 4524 SOUTHLAKE PARKWAY, SUITE 15, HOOVER, AL 35244-3271
5475882	^ MEBN	Sep 12 2022 18:39:47	APEX ASSET MGT, 2501 OREGON PIKE STE 102, LANCASTER, PA 17601-4890
5475883	Email/Text: caineweiner@ebn.phinsolutions.com	Sep 12 2022 18:45:00	CAINE & WEINER COMPANY INC, 5805 SEPULVEDA BLVD, 4TH FLOOR, VAN NUYS, CA 91411
5475886	EDI: CAPONEAUTO.COM	Sep 12 2022 23:43:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO, TX 75025-9407
5475887	+ EDI: CAPITALONE.COM	Sep 12 2022 23:46:00	CAPITAL ONE BANK USA N, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5475888	EDI: WFNNB.COM		

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5475889	+ EDI: CONVERGENT.COM	Sep 12 2022 23:45:00	COMENITY BANK/ PEEBLES, P.O. BOX 182789, COLUMBUS, OH 43218-2789
5475892	+ EDI: NAVIENTFKASMDOE.COM	Sep 12 2022 23:43:00	CONVERGENT OUTSOURCING, 800 SW 39TH ST, RENTON, WA 98057-4927
5475896	EDI: BLUESTEM	Sep 12 2022 23:43:00	DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DRIVE, RESTON, VA 20190-5287
5475899	^ MEBN	Sep 12 2022 23:43:00	FINGERHUT/WEB BANK, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
5475900	+ Email/Text: bankruptcy@kikoff.com	Sep 12 2022 18:39:50	KIA MOTOR FINANCE, 10550 TALBERT AVENUE, FOUNTAIN VALLEY, CA 92708-6031
5475905	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2022 18:45:00	KIKOFF LENDING, LLC, 75 BROADWAY SUITE 226, SAN FRANCISCO, CA 94111-1458
5475906	EDI: AISMIDFIRST	Sep 12 2022 18:45:00	MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA, SUITE 100, SAN DIEGO, CA 92108-3007
5475908	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Sep 12 2022 23:47:00	MIDLAND MORTGAGE, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648
5476251	+ EDI: RECOVERYCORP.COM	Sep 12 2022 18:45:00	NJ EZ PASS, VIOLATIONS PROCESSING CTR, PO BOX 4971, TRENTON, NJ 08650
5475909	Email/Text: bankruptcies@penncredit.com	Sep 12 2022 23:44:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5475910	+ Email/Text: joey@rmscollect.com	Sep 12 2022 18:45:00	PENN CREDIT CORP, 2800 COMMERCE DRIVE, HARRISBURG, PA 17110
5475915	EDI: WFHOME	Sep 12 2022 18:45:00	RECEIVABLES MANAGEMENT SYSTEMS, 7206 HULL ST STE 211, RICHMOND, VA 23235-5826
		Sep 12 2022 23:45:00	WELLS FARGO CARD SERVICES, CREDIT BUREAU DISPU RES, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2022 at the address(es) listed

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below:

Name	Email Address
John J Martin (Trustee)	pa36@ecfcbis.com trustee martin@martin-law.net
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST MORTGAGE bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Jennifer Mae Carpenter lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1

Jennifer Mae Carpenter

Social Security number or ITIN xxx-xx-8993

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00931-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Mae Carpenter
aka Jennifer Carpenter, aka Jennifer M.
Carpenter, aka Jennifer Bysher, aka Jennifer M.
Bysher, aka Jennifer Mae Bysher

**By the
court:**9/12/22

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.